Chapter 10A

FCA Approved Persons
Form A: Application to perform controlled functions under the approved persons regime

This annex consists only of one or more forms. Note that there are separate forms for Solvency II firms, large and small non-directive insurers, incoming EEA firms, applicants for a Part 4A permission or variation of permission that would result in an initial authorisation under MiFID, applicants for a Part 4A permission that would result in the applicant becoming exempt under article 3 of MiFID and other firms. Swiss general insurers must use the forms for large non-directive insurers not the form for Solvency II firms. It also includes the scope of responsibilities form which must be included as an attachment to Form A in certain cases. An applicant applying for a Part 4A permission or variation of permission that would result in an initial authorisation under MiFID or in the applicant becoming exempt under article 3 of MiFID is only required to use the “Long Form A – UK and Overseas Firms (not Incoming EEA) for MiFID authorisation applications” in relation to members of the management body or persons effectively directing its business.

[Editor's Note: General notes for completion of Form A are located below the list of forms.]

Form A: Notes for completion for Long Form A – UK and Overseas Firms (not Incoming EEA) for MiFID authorisation applications

Long Form A - UK and Overseas Firms (not Incoming EEA)

Long Form A – UK and Overseas Firms (not Incoming EEA) for MiFID authorisation applications:

Long Form A – UK and Overseas Firms (not Incoming EEA) for MiFID authorisation applications

Short Form A: UK and Overseas Firms (not incoming EEA)

Short Form A: Incoming EEA firms

Long Form A - Incoming EEA only

Long Form A: UK firms (March 2016)

Long Form A for firms which are not Solvency II firms (including large non-directive insurers) or small non-directive insurers

(and are not incoming EEA firms or Relevant Authorised persons)

Short Form A for firms which are not Solvency II firms (including large non-directive insurers) or small non-directive insurers (and are not incoming EEA firms or Relevant Authorised persons)

Long Form A for incoming EEA firms

Short Form A for incoming EEA firms

GUIDANCE NOTES: APPLICATION FOR AUTHORISATION
Notes to assist with the completion of the Long and/or Short Form A for both UK and the Overseas, and incoming EEA firms, when making an application to perform controlled function(s) under the Approved Persons regime including Senior Managers’ and Senior Insurance Managers’ Regime (Connect or Paper Form)

For MiFID authorisations applications please see guidance notes for the applicable MiFID Form A at SUP 10A Annex 4D.

Please take time to read these notes carefully. They will help you to fill in the Long and/or Short Form A correctly.

When completing the application forms you will need to refer to:
• the FCA Handbook: https://www.handbook.fca.org.uk and
• the PRA Rulebook: http://www.prarulebook.co.uk.

If after reading these notes you need more help please:
• check our website: www.fca.org.uk;
• consult the Handbook: https://www.handbook.fca.org.uk;
• call the Customer Contact Centre on 0300 500 0597;
• call the PRA Firm Enquiries: 020 3461 7000;
• email the FCA Customer Contact Centre: firm.queries@fca.org.uk; or
• email the PRA: PRA.firmenquiries@bankofengland.co.uk

These notes, while aiming to help you, do not replace the rules and guidance in the FCA Handbook or the PRA’s Rulebook and supervisory statements.

Terms in these notes
These notes use the following terms:
• ‘you’ refers to the candidate for whom the Form A is being completed by the Applicant;
• ‘candidate’ (paper forms only) refers to the individual for whom the Form A is being completed by the Applicant;
• ‘the Applicant’ refers to the firm applying for authorisation of the candidate;
• ‘the FCA’, ‘we’, ‘us’ or ‘our’ refers to the Financial Conduct Authority;
• ‘the PRA’, refers to the Prudential Regulation Authority; and
• FSMA refers to the Financial Services and Markets Act 2000

What is the Form A used for?
The Form A is used by a firm which seeks the FCA and/or PRA’s approval under section 59 of the Financial Services and Markets Act 2000 (FSMA) for a particular individual to perform controlled functions. The Form A is referred to in the Supervision Manual (SUP).

Full details of the Approved Persons regime including, Senior Insurance Managers’ (SIMR) regime, the Senior Managers’ (SMR) and the application process are given in SUP 10 (SUP 10A, SUP 10A Annex 4D, SUP 10C and SUP 10C Annex 2D respectively) of the FCA Handbook and the Parts relating to the Senior Managers Regime and Senior Insurance Managers Regime in the PRA Rulebook.

There are different versions of Form A for applications under the Senior Managers Regime, the Senior Insurance Managers Regime and for other firms - please ensure you are using the correct version.

Applications for corporate candidates must be made using an adapted Form A that will be supplied by the FCA and/or PRA upon request.

Important information about the Form A
The Form A is of the utmost importance to the FCA and/or PRA assessment of the fitness and propriety of the candidate.
All information relevant to the application must be provided to the FCA and/or PRA with the Form A. This applies even if the information is, or is believed to be, already known to the FCA and/or PRA, as a result of it being in the public domain, or has been previously disclosed to the FCA and/or PRA or to another regulatory body. In all circumstances, disclosures should be full, frank and unambiguous.

If the firm or candidate becomes aware of further information which might be relevant to the application following submission of the Form A, it should provide it to the FCA and/or PRA immediately. The obligation to provide full, frank and unambiguous information does not stop with the submission of the Form A.

The information supplied by the candidate should be verified by the firm wherever possible. If the FCA and/or PRA vetting checks reveal any matters that have not been disclosed, then applications will be delayed and, in some cases, possibly rejected.

The firm is responsible for the accuracy of the data and completion of the Form A. If the Form A is not fully and correctly completed, the FCA and/or PRA may need to return it for proper completion. This could significantly delay the FCA and/or PRA’s decision on whether to grant approval to perform the requested controlled functions.

The FCA and/or PRA may require the applicant to provide further information at any time after receiving an application and before determining whether approval is to be granted or not. It may direct the format in which this information is provided, for example, in an interview with the candidate.

**Key assumptions about the firm and the candidate**

The FCA and/or PRA relies on the information contained in the Form A and makes certain assumptions about the firm and the candidate in considering the information contained in the form. It is very important that the candidate and the firm are aware of these assumptions:

- It is assumed that the candidate is not performing the controlled function applied for. A candidate must not perform any controlled function until the FCA and/or PRA, has granted approval. If the firm permits the candidate to perform controlled functions without FCA and/or PRA approval it may be in breach of section 59 of FSMA and the candidate may also be in breach of his or her regulatory obligations;

- It is assumed that the firm and the candidate know and understand the factors which the FCA and/or PRA takes into account when considering the fitness and propriety of the candidate. These factors are set out in the part of the Handbook entitled the Fit and Proper Test for Approved Persons (“FIT”) and in the Fitness and Propriety and in the Insurance – Fitness and Propriety Parts of the PRA Rulebook.

- It is assumed that the candidate knows and understands the obligations and responsibilities of an approved person. These are set out in the FCA Handbook and the PRA Rulebook including in the following:
  - the Statements of Principle and Code of Practice for Approved Persons (“APER”);
  - COCON Code of Conduct;
  - SUP 10A FCA Approved Persons;
  - SUP 10C FCA senior management regime for approved persons in relevant authorised persons; and
  - in the Parts of the PRA Rulebook entitled: Senior Management Functions; Fitness and Propriety; Allocation of Responsibilities and Conduct Rules; and
  - Insurance – Senior Insurance Management Functions; Insurance – Fitness and Propriety; Insurance – Allocation of Responsibilities; and Insurance – Conduct Standards;
firms should also refer for further information to the PRA supervisory statements - SS 28/15 Strengthening individual accountability in banking for deposit takers, and SS 35/15 Strengthening individual accountability in insurance for insurers.

Finally, it is assumed that both the firm and the candidate have read and understood these guidance notes in completing the Form A. The responsibility for the accuracy and completeness of the information supplied rests with the candidate and the firm. Seeking legal and/or compliance advice about how to complete the Form A will not discharge that responsibility.

Completing a Form A using Connect

If you are using Connect to complete a Form A it will ask you some initial questions to determine the sections you need to complete.

Completing a Paper Form A – Long or Short

The Form A must be completed in black ink and (if in manuscript) in BLOCK LETTERS.

Indicate clearly if a question is not applicable. Select the appropriate box where a yes/no answer is required. Where you answer “yes” you must:

• provide further details in section 6 (Supplementary Information) of the Form A. If there is insufficient space for a detailed answer then you may attach further pages; and

• tick “yes” at the bottom of the relevant page of the Form A to confirm that you have provided additional information.

If you want to attach additional information to the Form A it must be securely attached, for example by stapling it to the Form A and you should state in section 6 (Supplementary Information) the number of additional sheets attached.

There are two types of Form A; a Long Form A and a Short Form A. The key difference is that the Long Form A requires detailed information about the fitness and propriety of the candidate.

• For firms subject to the Senior Managers Regime, the circumstances in which each form may be used are detailed in ■ SUP 10C (FCA senior management regime for approved persons in relevant authorised persons) of the FCA Handbook and the Senior Managers Regime – Applications and Notifications of the PRA Rulebook.

• For firms subject to the Senior Insurance Managers Regime and the FCA approved persons regime for insurers, the circumstances in which each form may be used are detailed in Senior Insurance Managers Regime - Applications and Notifications Parts of the PRA Rulebook and ■ SUP 10A FCA Approved Persons of the FCA Handbook.

• For all other firms, the circumstances in which each form may be used are detailed in ■ SUP 10A FCA Approved Persons of the FCA Handbook.

The Short Form A may be used if any of the following conditions apply:

• an individual who is already an approved person is applying to perform an additional controlled function under an arrangement with the same firm; or

• the candidate has ceased to perform a controlled function under an arrangement with firm A and now requires approval to perform a controlled function under an arrangement with firm B. These can be two entirely different firms and not just two firms in the same group (however, see the exception in the following paragraph; or

• an individual who is already an approved person with another firm, firm B, is applying to perform a controlled function for a different firm, firm A and is already approved for that particular group of functions.

You should submit a curriculum vitae (‘CV’) with the Short Form A if the candidate’s CV has altered from the last time they applied to hold a controlled function (i.e. it has changed from the last time the FCA and/or PRA had sight of the CV).

The CV should be attached securely to the Short Form A by stapling it.
The Long Form A must be completed if:

- the candidate ceased to be an approved person more than six months ago;
- the candidate or approved person is seeking approval in respect of a significant influence function and has either never had approval from the FCA or PRA to perform a SIF, SMF or PRA controlled function or ceased to have approval to perform that function more than six months ago; or
- there have been any matters arising in relation to the candidate’s fitness and propriety which mean that their answers to Section 5 of the Long Form A (Fitness and Propriety) may have changed since they last completed a Form A (i.e. since they last made an application for approval).

For example, such matters could include (but are not limited to), where:

- the candidate has been investigated by the FCA and/or PRA, by another regulatory body or an authorised firm;
- the candidate has had CCJs registered against their name or has entered into a voluntary arrangement with creditors (whether formal or informal);
- the candidate has been convicted of criminal offences; or
- the candidate has been the subject of any civil action.

If you are in any doubt whether a Short Form A is acceptable, please submit a Long Form A and make full disclosure of all issues which could potentially be relevant. A Long Form A is acceptable in all circumstances. Please see ■ SUP 10A Annex 2G and ■ SUP 10C Annex 1G.

Contents

The text in brackets refer to the Paper Form A sections

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Individual Arrangement
(Arrangement and controlled functions – section 3)
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(Declarations and signatures – section 7)

Approved Person Application
This section is for Connect only and determines which sections of the Form are displayed for the applicant to complete.

Approved Person Application
Has the candidate previously been approved by the FCA/PRA?
No additional notes.
If yes, you will be asked to provide your individual reference number, your date of birth, national insurance number and/or passport number and nationality.

Application Contact Details
If you are using the paper forms, this section contains the notes you will need for Section 2 – Firm Identification Details.
Please enter the contact details of the person we will get in touch with about this application.
This should be someone in the UK.
If you feel that a second contact name is useful e.g. if the main contact won’t be available for a long period of time, please provide details in the Supporting Documents Section if using Connect, or in Section 6 (Supplementary Information) in the Paper Form A.

Associated Individual
See Question 2.03 in the Paper Form A (these notes are in a different order to the Paper Form A)

Title, First Name(s), Last Name
No additional notes.

Job Title
No additional notes.

Mobile Number
No additional notes.

Email Address
No additional notes.

Address, Country
No additional notes.

Phone Number
No additional notes.

Fax Number
No additional notes.

Individual Details
If you are using the paper forms, this section contains the notes you will need for Section 1 – Personal Identification Details.
If you are using Connect to complete your Form A this section will be prepopulated if previously approved by FCA/PRA and the individual reference number has been supplied.

If you are completing a Paper Form A you will find some of this guidance in a slightly different order (see Questions 1.01-1.14).

**Details of the Individual**

**Title, First Names and Last Name**
No additional notes.

**Personal Identification Details**

**Commonly used First Names and Last Name**
If the candidate is commonly known by a different name other than that which appears on their passport or national insurance card then put this name here. This may include, for example, a shortened version of their full name or where they are known by a middle name or names given as a result of naming conventions whether for religious or other reasons. If the candidate has more than one alternative name, please give all other names known by in the Supporting Documents section on Connect, or the Supplementary Information (Section 6) on the Paper Form A.

**Date of Birth**
No additional notes.

**National Insurance Number**
No additional notes.

**Passport Number**
If the candidate has more than one passport number, please give all passport numbers held and the reasons for this in the Supporting Documents section on Connect, or the Supplementary Information (Section 6) on the Paper Form A.

**Nationality**
If the candidate has more than one nationality, please give all nationalities held and the reasons for this in the Supporting Documents section on Connect, or the Supplementary Information (Section 6) on the Paper Form A.

**Place of Birth**
No additional notes.

**Previous Names**
If the candidate has changed their name (surname or forenames), for example due to marriage, then please enter this previous name. If the candidate has more than one previous name, please provide all details here.

**Address Details**

**Current and Previous Addresses**
A full 3 year history for all United Kingdom addresses must be given for the candidate. If any gaps are as a result of the candidate being resident outside the United Kingdom, please state this and give details of where the candidate resided during this period.

The system will not allow this question to be validated until a full 3 year history has been provided.

**Directorships**

**Has the candidate held any directorships in the last 10 years?**
If yes, you will be asked to provide Name of Undertaking, Nature of Business, Country of Incorporation, Date the Directorship ceased.

You can find the meaning of Director in the Glossaries to the FCA Handbook and the PRA Rulebook.
If you are completing the Paper Form A you will be asked to provide this information in Supplementary Information (section 6).

**Individual Arrangements**

If you are using the paper forms, this section contains the notes you will need for Section 3 – Arrangement and controlled functions.

**Arrangements**

State the nature of the arrangement between the candidate and the applicant firm.

If you answer Group Employee, you will be asked the Name of Group.

If you answer Other Arrangement, you will be asked the Reason.

**Paper Form A** (See Question 3.01)

Please select the box in 3.01 that most accurately describes the arrangement with the candidate.

If the candidate will perform a controlled function on behalf of the firm for an appointed representative of the firm then select the appropriate box at 3.01e or 3.01f and detail the firm name and firm reference number. If the candidate proposes to perform controlled functions for more than one appointed representative, then the details of each appointed representative, including the firm name and firm reference number should be provided in Supplementary Information – section 6.

**Apply for Controlled Functions**

If you are using the paper forms, this section contains the notes you will need for Section 3 – Arrangement and controlled functions.

Please note this section is different if you are completing a Paper Form A, please see notes on page 13.

You can either search for firm or you can select from firms associated with your user account list.

**Search for Firm**

No additional notes.

**Select from firms associated with your user account**

No additional notes.

**Select the controlled functions required**

For more information on the specification of functions, refer to SUP 10A.4, SUP 10C.1 and (SMR) or the Senior Management Functions or Insurance- Senior Insurance Management Functions parts of the PRA Rulebook.

**Firm Specific Questions**

If you select CF1, CF3, CF5, CF6, CF8 or CF 29 or;

if you select SMF1, SMF2, SMF3, SMF4, SMF5, SMF6, SMF7, SMF16, SMF17, SMF18, SMF19, SMF20, or SMF22 under SMR or;

if you select SIMF1, SIMF2, SIMF4, SIMF5, SIMF7, SIMF19, SIMF21, SIMF22, SIMF23 under SIMR;

you will be asked to select a box if the individual is responsible for insurance distribution.

This is not a controlled function in its own right. However, every firm that carries on insurance distribution activities must appoint an approved person(s) who will be responsible for insurance distribution activities at the firm (as detailed in MIPRU 2.2).

This responsibility must be allocated to a member of the governing body of the firm or in certain circumstances, a senior manager (i.e. an individual that is applying for approval as CF1, 3-8 or 29).

Please note that insurance distribution is not applicable to appointed representatives.

If you select CF2, the role to be undertaken must be provided.

You must choose one of the available roles in the box provided.
If you select CF28 or CF28 and CF29 you will be asked to select the area of responsibility and the Job Title.
No additional notes.
If you select CF29 you will be asked to enter the Job Title
No additional notes.
Additional Questions
Role Description
No additional notes.
Organisation Chart (showing the candidates upward and downwards reporting)
No additional notes.
Is the candidate a member or chairman of any sub-boards or other committees
No additional notes.
Supporting Documents
Description or document setting out how the competency was assessed (demonstrating competence and suitability mapped to the specific role and its responsibilities)
No additional notes.
Description or copy of the candidates skill’s Gap Analysis
No additional notes.
Description or copy of the candidates Learning and Development plan (including the name of the individual responsible for monitoring the candidate's progress against the development points and the time frame for completion).
No additional notes.
Description or copy of candidate’s Induction Programme
No additional notes.
SIF/SMR/SIMR
If you select a Significant Influence Function/Senior Management/Senior Insurance Management function and you are a larger firm you will be asked the following three questions:
Please provide full details of why the candidate is competent and capable to carry out the controlled function(s) applied for.
No additional notes.
Please provide full details of why the appointment complements the firm’s business strategy, activity and the markets in which it operate (where applicable).
No additional notes.
Please provide full details of the process undertaken in making the appointment including details of any discussions at governing body level (if any).
No additional notes.
Mandatory Documents
If you select a significant influence function (CF1 to CF29) or any of the Senior Management or Senior Insurance Management functions you will be asked to attach a CV.
No additional notes.
Non MiFID Business
If the firm is an EEA authorised firm you will be asked ‘Is the application in respect of any non-MiFiD business?’

No additional notes.

Fitness & Propriety

If the candidate has been previously approved by the FCA/PRA then you will be asked ‘Has the candidate’s fitness & propriety changed?’

If yes, you will be presented with the Fitness and Propriety section and the Employment History section to complete as part of this application.

Effective Date

Effective Date of Change

You should enter the effective date of the controlled function being applied for.

Reason for Past Effective Date

No additional notes.

Paper Form A users

Where the application is for the candidate to perform the controlled function(s) at a single firm, the firm should answer questions 3.02, 3.03 and 3.04. However, if the application is being made on behalf of a candidate who proposes to perform controlled functions for more than one firm, then the final question of section three (3.04 and 3.05 where applicable) must also be answered to describe the controlled functions and the relationships between the candidate and each firm for which the candidate proposes to perform the controlled function.

Question 3.02 – Guidance about the particular controlled functions can be found in [SUP 10C](For senior management functions) and [SUP 10A](For all other controlled functions). For more information on Senior Management Functions and Senior Insurance Management Functions, please refer to SS28/15 and SS35/15, which are published on the PRA website.

Question 3.03 – This box should be left blank in all cases unless there is a reason to delay the commencement of the performance of the controlled functions (subject to approval) until a date which is after the FCA and/or PRA published standard response times, details of which can be found at:

[www.fca.org.uk/your-fca](http://www.fca.org.uk/your-fca) and/or

[www.bankofengland.co.uk/PRA](http://www.bankofengland.co.uk/PRA)

The FCA and/or PRA will assume that the firm wishes an application to be determined as soon as possible unless this box is completed and the reason for the delay set out in section 6 of the Form A.

Please note that the candidate must not perform the controlled function until the FCA and/or PRA approval has been granted. To do so will mean that both the firm and the candidate may be in breach of FCA and/or PRA rules and principles.

Question 3.04 - If the candidate seeks approval for a significant influence function, the specific job title of the candidate must be included.

Insurance Distribution

This is not a controlled function in its own right. However, every firm that carries on insurance distribution activities must appoint an approved person(s) who will be responsible for insurance distribution activities at the firm (MIPRU 2.2).

This responsibility must be allocated to a member of the governing body of the firm or in certain circumstances, a senior manager (i.e. an individual that is applying for approval as CF1, 3-8 or 29).

Please note that insurance distribution is not applicable to appointed representatives.

Where a firm has appointed an appointed representative to carry on insurance distribution activities on its behalf, the person responsible for the firm’s insurance distribution activities will also be responsible for the insurance distribution activities carried on by an appointed representative.
Mortgage Credit Directive intermediation activity

The term ‘Mortgage Credit Directive (MCD) intermediation activity’, as used within this application, is equivalent to the term ‘MCD credit intermediation activity’ as defined with the Glossary of the FCA Handbook.

This is not a controlled function in its own right. However, every firm that carries on MCD credit intermediation activities must appoint an approved person(s) who will be responsible for MCD credit intermediation activities at the firm (see ■ MIPRU 2.2).

This responsibility must be allocated to a member of the governing body of the firm or in certain circumstances, a senior manager (i.e. an individual that is applying for approval as CF1, 3-8 or 29).

Where a firm has appointed an appointed representative to carry on MCD credit intermediation activity on its behalf, the person responsible for the firm’s MCD credit intermediation activity will also be responsible for the MCD credit intermediation activity carried on by an appointed representative.

Unless the firm indicates otherwise, the FCA and/or the PRA assumes that the arrangement given on the application form includes all of the activities that fall within the description of the controlled function. This means that a firm may alter a candidate’s responsibilities within the broad description of a controlled function without needing further approval from the FCA and/or the PRA. However, they will be required to record this change on the scope/statement of responsibilities record (where applicable) that is maintained by the firm for each individual in a controlled function.

Employment History

This section will not be displayed if you have been approved for a function within the last six months and your Fitness and Propriety and Employment History has not changed.

If you are using the paper forms, this section contains the notes you will need for Section 4 – Employment history in the past 5 years.

What is the candidate’s current employment status?

If you answer Unemployed or in Full time education on Connect or you tick c or d on the Paper Form A then you will be asked the following:-

• Period: From
• Please provide details of the previous employment history

If you answer Employed of Self Employed you will be asked:

• Period: From
• Name of employer
• Nature of business
• Has this employer previously been known by a different name? if yes you will be asked for Previous / other name of employer
• Last known address of employer
• Is/Was the employer regulated by a regulatory body? If yes, you will be asked for Name of regulatory body
• Is/Was the employer an Appointed representative? If yes, you will be asked for: Of which principal firm, the Position held and the Responsibilities?
• Position held
• Responsibilities
• Reason for leaving (if more than one employment)

A full five-year employment history for the candidate must be provided including the current employment at the time of application, with all gaps explained. If the record of employment does not go back five years, all periods of education and unemployment must be indicated. Full details of any periods of self-employment must be included.
Always give the address of the actual place of employment, rather than a central head office.

State the position held by the candidate and a brief explanation of his or her duties. If the candidate’s job title included the word “director” but his or her duties did not include those associated with the title of director, as defined in the Glossary, this should be indicated.

Fitness and Propriety
This section will not be displayed if you have been approved for certain controlled functions within the last six months and your Fitness and Propriety and Employment History has not changed.

If you are using the paper forms, this section contains the notes you will need for Section 5 – Fitness and propriety.

If any disclosures are made in the fitness and propriety section of the application to perform a controlled function, full details should be provided in support of the application. This includes disclosures about any previous disciplinary investigation by previous regulators or employers involving the candidate.

We take non-disclosure seriously, especially where there is an apparent attempt to mislead. Non-disclosure will add to the seriousness of the undisclosed issue. If our vetting checks reveal any matters that have not been disclosed, then applications will be subject to investigation and the candidate’s suitability to be approved will be called into question. A person who knowingly or recklessly provides information to the FCA and/or the PRA that is false or misleading may commit a criminal offence, and could face prosecution under section 398 of the FSMA (Misleading FCA or PRA: residual cases) regardless of the status of their application.

You should also be aware that, while advice may be sought from a third party (e.g. legal advice), responsibility for the accuracy of information, as well as the disclosure of relevant information, on the form is ultimately the responsibility of the firm and the candidate.

Connect
Answer the question by ticking the relevant ‘yes’ or ‘no’ box. If the answer to any of the questions is ‘yes’, you will be prompted to provide more details.

Paper Form A
If you answer ‘yes’ to any of the questions in this section, you must give complete details in section 6 of the form and attach relevant supporting documentation.

Terms used:
• Criminal proceedings – includes any proceedings from the point at which an individual or a firm is charged with a criminal offence to the point at which sentence is given.
• Conviction – includes any absolute or conditional discharge orders made against the person concerned.
• Judgement debt – a court judgment or order requiring a payment of money to be made by the individual or by a firm at which the individual previously held a position of influence.
• Authorisation – includes any authorisation, licence, registration, approval, notification, membership or relevant permission required to carry on any activity. This need not be an activity regulated by the FCA or PRA but applies to all activities requiring some kind of authorisation.
• Position of influence – includes acting as a controller, director, senior manager, managing member, designated member, partner company secretary, or otherwise performing a role of similar influence or responsibility.
• Regulated activities – includes not only activities regulated by the FCA and/or PRA under FSMA but also activities under the Payment Services Regulations and Electronic Money Regulations. It also includes activities regulated by other regulatory bodies (see definition of regulatory body below).
• Regulatory body – For the purposes of this form, a regulatory body includes but is not limited to the following:

  - a self-regulatory organisation – including Investment Management Regulatory Organisation (IMRO), Securities and Futures Agency (SFA), Personal Investment Authority (PIA), Life Assurance
and Unit Trust Regulatory Organisation (LAUTRO), Financial Intermediaries, Managers and Brokers Regulatory Association (FIMBRA), Association of Futures Brokers and Dealers Limited (AFBD), The Securities Association Limited (TSA);

a current or former statutory body, including the Financial Conduct Authority (FCA), Prudential Regulatory Authority (PRA), Financial Services Authority (FSA), Office of Fair Trading (OFT), Securities and Investments Board (SIB), the Society of Lloyd’s, the Registry of Friendly Societies, the Friendly Societies Commission, the Building Societies Commission, the Bank of England, HMRC, the Treasury – Insurance Directorate (formerly the DTI) and the recognised bodies;

the Serious Organised Crimes Agency (SOCA) or the Serious Fraud Organisation (SFO) or any police body;

a designated professional body (a professional body designated by the Treasury under section 326 of the Financial Services and Markets Act 2000) or the equivalent of any of these regulatory bodies overseas.

It is for senior management to decide what checks should be made (subject to the specific provisions further below for firms subject to the SMR or SIMR).

Please also note that FIT 2.1.3G contains non-exhaustive guidance on factors that the FCA may take into account on a case-by-case basis or in the case of approval by the PRA, see SS28/15 for deposit takers, and SS35/15 for insurers, as appropriate when determining an application for approval and that, in any event, it is FSMA that sets out the threshold that a person must meet in order to be approved to perform a controlled function.

Criminal proceedings

When answering the questions in this section the candidate should include matters whether in the United Kingdom or overseas. By virtue of the Rehabilitation of Offenders Act 1974 (Exceptions) Order 1975, if the candidate is subject to the law of England and Wales, the candidate must disclose spent convictions and cautions (other than a protected conviction or caution). By virtue of the Rehabilitation of Offenders Act 1974 (Exclusions and Exceptions) (Scotland) Order 2013 and the Rehabilitation of Offenders (Exceptions) Order (Northern Ireland) 1979, if the candidate is subject to the law of Scotland or Northern Ireland, spent convictions must be disclosed (other than a protected conviction). For the avoidance of doubt, references to the legislation above are references to the legislation as amended.

Question 5.01.1a on Paper Form A/1.1.1a in electronic version

Have you ever been convicted of any criminal offence (whether spent or not and whether or not in the United Kingdom):

• involving fraud, theft, false accounting, offences, against the administration of public justice (such as perjury, perverting the course of justice and intimidating of witnesses or jurors), serious tax offences or other dishonesty, or

• relating to companies, building societies, industrial and provident societies, credit unions, friendly societies, insurance, banking or other financial services, insolvency, consumer credit or consumer protection, money laundering, market manipulations or insider dealing?

This question requires disclosure of any criminal convictions, whether spent or unspent (other than protected convictions which need not be disclosed when the law in England & Wales applies). These convictions should be disclosed, even if the conviction was overseas. As stated in the form, you should include any conviction of an offence for which the individual received an absolute or conditional discharge. However, only include traffic offences if they resulted in a ban from driving or involved driving without insurance. See also the guidance on convictions-in-form-a

Question 5.01.1b on Paper Form A/1.1.1b in electronic version

Are you currently the subject of any criminal proceedings, whether in the UK or elsewhere?
No additional notes.

Question 5.01.1c on Paper Form A/1.1.1c in electronic version

Have you ever been given a caution in relation to any criminal offence?

This question requires disclosure of any cautions in relation to any criminal offence, whenever they took place.

Please note the following:

• protected cautions subject to the law of England & Wales do not need to be disclosed;
• spent alternatives to prosecution subject to the law of Scotland do not need to be disclosed; and

Question 5.01.2 on Paper Form A/1.1.2 in electronic version

Have you had any convictions for any offences other than those described in Question 5.01.1(a) to (c) above (excluding traffic offences that did not result in a ban from driving or did not involve driving without insurance)?

No additional notes.

Question 5.01.03 on Paper Form A/1.1.3 in electronic version

Is the candidate the subject of any ongoing criminal investigation?

No additional notes.

Question 5.01.4 on Paper Form A/1.1.4 in electronic version

Have you ever been ordered to produce documents pursuant to any ongoing criminal investigation or been the subject of a search (with or without a warrant) pursuant to any criminal investigation?

In answering this question, you should include all matters even where the candidate was not the subject of the investigation.

Question 5.01.5 on Paper Form A/1.1.5 in electronic version

Has any firm at which you hold or have held a position of influence or ever:

(a) been convicted of any criminal offence?

No additional notes.

(b) been summonsed, charged with or otherwise investigated or prosecuted for any criminal offence?

No additional notes.

(c) been the subject of any criminal proceeding which has not resulted in a conviction?

No additional notes.

(d) been ordered to produce documents in relation to any criminal investigation or been the subject of a search (with or without a warrant) in a relation to any criminal investigation?

Please see the notes at the beginning of this section for the meaning of ‘position of influence’ in the context of the questions in this form.

You should include all matters arising during the individual’s association with that firm and for a period of one year after the individuals ceased to be associated with the firm. You should include all matters even where the charge, prosecution or investigation has not resulted in a conviction and, in respect of Question 5.01.5(d), even where the firm itself was not the subject of the investigation. However, firms are not required to disclose details of any specific individuals who were subject to historic (as opposed to ongoing) criminal investigations, prosecutions, summons or other historic criminal proceedings.

Civil Proceedings

Question 5.02.1 on Paper Form A/1.2.1 in electronic version

Have you ever been the subject of a judgement debt or award against you?
This requires disclosure of any types of civil orders made against the individual which have resulted in an order being made by the court for the individual to make a payment of money. This includes county court judgements and other judgement debts; any such orders should be included even where the individual has paid the money and satisfied the order. A county court judgement is an order issued by a county court saying a person must pay a sum of money.

**Question 5.02.2 on Paper Form A/1.2.2 in electronic version**

Have you ever been party to any civil proceedings which resulted in any order against you (other than a judgement debt or award referred to in Question 5.02.1 above)? (You should include, for example, injunctions and employment tribunal proceedings.)

This question asks whether the individual has ever been a party to any other kind of civil dispute which did not result in the individual being required to make a payment of money. This could include, for example, an injunction or an award in employment tribunal proceedings.

**Question 5.02.3 on Paper Form A/1.2.3 in electronic version**

Are you aware of:

(a) Any proceedings that have begun, or anyone's intention to begin proceedings against you, for a CCJ or other judgment debt?

No additional notes.

(b) More than one set of proceedings, or anyone's intention to begin more than one set of proceedings, that may lead to a CCJ or other judgment debt?

No additional notes.

(c) Anybody's intention to claim more than £1,000 of CCJs or judgment debts in total from you?

This question requires disclosure of any civil proceedings that are ongoing (i.e. have been commenced but not yet concluded or have not yet resulted in a judgement debt or county court judgement) or are about to begin that the individual is aware of.

**Question 5.02.4 on Paper Form A/1.2.4 in electronic version**

Do you have any current judgment debts (including CCJs) made under a court order still outstanding, whether in full or in part?

No additional notes.

**Question 5.02.5 on Paper Form A/1.2.5 in electronic version**

Have you ever failed to satisfy any judgment debts (including CCJs) made under a court order still outstanding, whether in full or part, within one year of the order being made?

No additional notes.

**Question 5.02.6 on Paper Form A/1.2.6 in electronic version**

Have you ever:

(a) Filed for your own bankruptcy or had a bankruptcy petition served on you?

This question covers all circumstances in which anyone started bankruptcy proceedings (or, in Scotland, called 'sequestration' of the individual's estate) in relation to the individual. It also includes circumstances where the individual began such proceedings.

(b) Been adjudged bankrupt?

This question covers all circumstances in which anyone started bankruptcy proceedings (or, in Scotland, called 'sequestration' of the individual's estate) in relation to the individual. It also includes circumstances where the individual began such proceedings.

(c) Been the subject of a bankruptcy restrictions order (including an interim bankruptcy restrictions order) or offered a bankruptcy restrictions undertaking?
This question covers all circumstances in which anyone started bankruptcy proceedings (or, in Scotland, called ‘sequestration’ of the individual’s estate) in relation to the individual. It also includes circumstances where the individual began such proceedings.

(d) Made any arrangements with your creditors, for example a deed of arrangement or an individual voluntary arrangement (or in Scotland a trust deed)?

This requires disclosure of any voluntary agreement which the individual has already entered into at any time with anyone to whom they owe money about the payment of a debt. This includes informal arrangements with creditors and the receipt of debt consolidation services. This could include where alternative mortgage arrangements have been made and also more formal arrangements such as an ‘individual voluntary arrangement’, whether or not these arrangements were entered into after advice from a debt management adviser.

(e) Had assets sequestrated?

No additional notes.

(f) Been involved in any proceedings relating to the above matters even if such proceedings did not result in the making of any kind of order against you or result in any kind of agreement with you?

It is irrelevant whether or not any of the matters in Question 5.02.6(a) to (e) actually resulted in the making of an order; they must still be disclosed.

Question 5.02.7 on Paper Form A/1.2.7 in electronic version

Do you, or any undertaking under your management, have any outstanding financial obligations arising from regulated activities, which have been carried out in the past? (whether or not in the UK or overseas)?

This requires disclosure of any other historical financial matters which might impact upon the current financial circumstances of the individual. For example, claims for clawback being made by a former employer should be disclosed here.

Question 5.02.8 on Paper Form A/1.2.8 in electronic version

Have you ever been adjudged by a court or tribunal (whether criminal, civil or administrative) for any fraud, misfeasance, negligence, wrongful trading or other misconduct?

No additional notes.

Question 5.02.9 on Paper Form A/1.2.9 in electronic version

Are you currently:

(a) Party to any civil proceedings? (Including those covered in Question 5.02.7 on Paper Form A.)

No additional notes.

(b) Aware of anybody’s intention to begin civil proceedings against you? (You should include any ongoing disputes whether or not such dispute is likely to result in any order against you.)

No additional notes.

Question 5.02.10 on Paper Form A/1.2.10 in electronic version

Has any firm at which you hold or have held a position of influence ever been:

(a) Adjudged by a court civilly liable for any fraud, misfeasance, wrongful trading or other misconduct?

No additional notes.

(b) The subject of a judgement debt or award against the firm? (You should include all CCJs) made against the firm, whether satisfied or not.

No additional notes.

(c) Party to any other civil proceedings which resulted in an order against the firm other than in relation to matters covered in Questions 5.02.10(a) and 5.02.10(b) on Paper Form A?

No additional notes.
Question 5.02.11 on Paper Form A/1.2.11 in electronic version
Is any firm at which you currently hold or have held, within the last 12 months from the date of submission of this form, a position of influence currently:

(a)a party to civil proceedings?
No additional notes.

(b)Aware of anyone's intention to begin civil proceedings against them?
No additional notes.

Question 5.02.12 on Paper Form A/1.2.12 in electronic version
Has any company, partnership, or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, in the United Kingdom or elsewhere, at any time during your involvement, or within one year of such an involvement, been put into liquidation, wound up, ceased trading, had a receiver or administrator appointed or entered into any voluntary arrangement with its creditors?
No additional notes.

Business and Employment Matters
These questions relate to roles the individual has previously performed, whether that role was related to the provision of a regulated activity or not. It should also be noted that these questions are not limited to only those previous roles listed in Employment History section of this form but to matters whenever they occurred at any time. Relevant disclosures are expected, even if the individual was not actually in receipt of a salary.

Question 5.03.1 on Paper Form A/1.3.1 in electronic version
Have you ever been:

(a)Disqualified from acting as a director or similar position (One where the candidate acts in a management capacity or conducts the affairs of any company, partnership or unincorporated association)?
No additional notes.

(b)The subject of any proceedings of a disciplinary nature (whether or not the proceedings resulted in any finding against you)?
This question includes where the proceedings or internal investigations by a current or a previous employer have yet to be concluded.

(c)The subject of any investigation which has led or might lead to disciplinary proceedings?
This question includes where the proceedings or internal investigations by a current or a previous employer have yet to be concluded.

(d)Notified of any potential proceedings of a disciplinary nature against you?
No additional notes.

(e)The subject of an investigation into allegations of misconduct or malpractice in connection with any business activity?
No additional notes.

Note that, full details must be provided if there were any issues that could affect the fitness and propriety of the individual that arose when leaving an employer listed in the Employment History section.

Question 5.03.2 on Paper Form A/1.3.2 in electronic version
Have you ever been refused entry to, or been dismissed, suspended or requested to resign from, any profession, vocation, office or employment, or from any fiduciary office or position of trust whether or not remunerated?
No additional notes.
Question 5.03.3 on Paper Form A/1.3.3 in electronic version

Do you have any material written complaints made against you by your clients or former clients in the last five years which you have accepted, or which are awaiting determination, or have been upheld - by an ombudsman or complaints scheme?

No additional notes.

Regulatory Matters

Please see notes in the bullet list under the heading 'Paper Form A' earlier in this section for a meaning of regulatory body and authorisation.

These questions are not limited to activities regulated by the FCA or PRA and are not limited to investigations by or matters involving a regulatory or industry body.

Where there is a reference to a regulatory body in the question, this should be interpreted widely and answers should include, for example, activities supervised by overseas financial regulators or other types of regulators such as government or statutory bodies, whether in the UK or overseas.

Question 5.04.1 on Paper Form A/1.4.1 in electronic version

In relation to activities regulated by the FCA and/or PRA or any other regulatory body (see under 'Regulatory matters'; above), has:

The candidate, or

Any company, partnership or unincorporated associate of which the candidate is or has been a controller, director, senior manager, partner or company secretary, during the candidate's association with the entity and for a period of three years after the candidate ceased to be associated with it, ever -

(a) Been refused, had revoked, restricted, been suspended from or terminated, any licence, authorisation, registration, notification, membership or any other permission granted by any such body?

No additional notes.

(b) Been criticised, censured, disciplined, suspended, expelled, fined, or been the subject of any other disciplinary or interventional action by any such body?

No additional notes.

(c) Received a warning (whether public or private) that such disciplinary or interventional action may be taken against the candidate or the firm?

No additional notes.

(d) Been the subject of an investigation by any regulatory body, whether or not such an investigation resulted in a finding against the candidate or the firm?

This includes any type of investigation of which the individual has ever been or is currently the subject (other than a criminal investigation which is dealt with in earlier questions). Be aware that the individual will wish to consider whether they have ever been (or are presently) the subject of any kind of civil investigation. It could also include an investigation by a former UK regulatory body or an investigation by the FCA or PRA.

(e) Been required or requested to produce documents or any other information to any regulatory body in connection with such an investigation (whether against the firm or otherwise)?

No additional notes.

(f) Been investigated or been involved in an investigation by an inspector appointed under companies or any other legislation, or required to produce documents to the secretary of state, or any other authority, under any such legislation?

No additional notes.

(g) Ceased operating or resigned whilst under investigation by any such body or been required to cease operating or resign by any regulatory body?
No additional notes.

(h) Decided, after making an application for any licence, authorisation, registration, notification, membership or any permission granted by any such body, not to proceed with it?

No additional notes.

(i) Been the subject of any civil action in relation to any regulated activity which has resulted in a finding by a court?

No additional notes.

(j) Provided payment services or distributed or redeemed e-money on behalf of a regulated firm or itself under any contractual agreement where that agreement was terminated by the regulated firm?

No additional notes.

(k) Been convicted of any criminal offence, censured, disciplined, or publicly criticised, by any inquiry, by the Takeover Panel or any governmental or statutory authority or any other regulatory body (other than as indicated in this group of questions)?

No additional notes.

Question 5.04.2 on Paper Form A/1.4.2 in electronic version

In relation to activities regulated by the FCA/PRA or any other regulatory body, have you or any firm at which you hold or have held a position of influence at any time during and within one year of your association with the firm ever:

(a) Been found to have carried on activities for which authorisation or registration by the FCA/PRA or any other regulatory body is required without the requisite authorisation?

(b) Been investigated for the possible carrying on of activities requiring authorisation or registration by the FCA/PRA or any other regulatory body without the requisite authorisation whether or not such investigation resulted in a finding against you?

(c) Been found to have performed a controlled function (or an equivalent function requiring approval by the FCA/PRA or any other regulatory body) without the requisite approval?

(d) Been investigated for the possible performance of a controlled function (or an equivalent function requiring approval by the FCA/PRA or any other regulatory body) without the requisite approval, whether or not such investigation resulted in a finding against you?

(e) Been found to have failed to comply with an obligation under the Electronic Money Regulations 2011 or Payment Services Regulations 2009 to notify the FCA/PRA of the identity of a person acting in a position of influence over its electronic money or payment services business?

(f) Been the subject of disqualification direction under section 59 of the Financial Services Act 1986 or a prohibition order under section 56 of FSMA, or received a warning notice proposing that such a direction or order be made, or received a private warning?

These questions relate to the performance of activities by firms or individuals without the appropriate licence or approval etc. These questions require the PSD individual or applicant firms to carefully consider what matters might be relevant and, where necessary, to find out the necessary information before submitting the form.

Other Matters

Question 5.05.1 on Paper Form A/1.5.1 in electronic version

Are you, in the role to which the application relates, aware of any business interests, employment obligations, or any other circumstance which may conflict with the performance of the controlled functions for which approval is now being sought/in the respect of your control of the firm/with your role as controller of the applicant firm or your position at the controller?

No additional notes.

Question 5.05.2 on Paper Form A/1.5.2 in electronic version
Does the candidate have, or know of, any:

(a) Qualifying ownership or any other form of substantial influence in the firm or group, or any other companies? If yes, please provide:

1. Company name and registration number
2. Nature and scope of the operations
3. The registered office of the company
4. Possession in percentage

(b) Close relatives with ownership shares in the firm or group?
(c) Close relatives with any other financial relations in the firm or group?
(d) Any other commitments that may give rise to a conflict of interest?

For Solvency II and large NDF firms only. Candidates for CF30 only, are not required to answer this question.

As defined in article 13(21) of the Solvency II Directive, qualifying ownership is ‘direct or indirect holding in an undertaking which represent 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking’.

Question 5.05.2 (or 5.05.3 where applicable) on Paper Form A/1.5.2 (or 1.5.3 where applicable) in electronic version

Are you aware of any other information relevant to this notification that we might reasonably expect you to give?

No additional notes.

Question 5.05.3 (or 5.05.4 where applicable) on Paper Form A/1.5.3 (or 1.5.4 where applicable) in electronic version

Has the firm undertaken a criminal records check in accordance with the requirements of the FCA or PRA?

Please note that a firm is required to request the fullest information that it is lawfully able to obtain about the candidate under Part V of the Police Act 1997 (Certificates of Criminal records, etc.) and related subordinated legislation of the UK or any part of the UK before making the application. (SUP 10C.10.16R in the FCA Handbook and PRA Rulebook: Fitness and Propriety or Insurance – Fitness and Propriety)

No additional notes.

Question 5.05.4 (or 5.05.5 where applicable) on Paper Form A/1.5.4 (or 1.5.5 where applicable) in electronic version

Has/Have a reference or references been obtained from previous employer(s) in accordance with the requirements of the FCA or PRA?

If No, please provide details why the reference or references has/have not been obtained.


Supporting Documents

If you are using the paper forms, this section contains the notes you will need for Section 6 – Supplementary information.

If you are completing a Paper Form A please refer to ‘Supplementary Information (Paper Form A)’ below
Documents (Connect)

Please include any other documents you want to provide

This section provides the opportunity for any additional documents to be included.

For more information on the factors which the FCA and/or PRA may take into account when considering application, please refer to FIT in the FCA Handbook and/or SS28/15 for deposit takers, and SS35/15 for insurers, as appropriate (published on the PRA website).

Other Information (Connect)

If there is anything else the applicant would like to tell us about this application please give details below

This section provides the opportunity for any additional information to be included.

For more information on the factors which the FCA and/or PRA may take into account when considering application, please refer to FIT in the FCA Handbook and/or SS28/15 for deposit takers, and SS35/15 for insurers, as appropriate (published on the PRA website).

Supplementary Information (Paper Form A)

This section provides space for additional information. It should be used to disclose additional information about “yes” answers in section 5 of the full Form A and any information which is not the subject of a specific question in section 5, but might be relevant to the consideration of fitness and propriety, including in relation to the reasons for leaving the firms listed in section 4. For more information on the factors which the FCA and/or PRA may take into account when considering applications, please refer to FIT in the FCA Handbook and/or SS28/15 for deposit takers and SS35/15 for insurers, as appropriate (published on the PRA website).

List here all directorships currently held or previously held in the past ten years by the candidate.

Supporting documentation must also be provided, such as evidence of the settlements of CCJs.

Individual Declaration

If you are using the paper forms, this section contains the notes you will need for Section 7 – Declarations and signatures.

It is a criminal offence under section 398 of FSMA to knowingly or recklessly provide the FCA and/or PRA with false or misleading information.

If you are completing a Paper Form A please refer to ‘Declarations and Signatures (Paper forms)’ below

Declaration and Signatures (Connect)

This section must be completed by the sole trader responsible for making the application.

The signature boxes are for you to use when you print out the application for your records.

A permanent copy of the application should be signed by the individual and the applicant and be retained for an appropriate period of time, for inspection at the FCA’s/PRA’s request.

Declarations and Signatures (Paper Forms)

This section contains declarations which must be signed by both an appropriate individual for the firm or applicant submitting the application and the candidate. Signatures MUST NOT be dated more than three months prior to the date of submission of the application. The FCA and/or PRA considers that an appropriate individual would either be an individual approved [to perform a SIF, SMF or a PRA controlled function] or someone to whom the firm has delegated the authority to notify the FCA and/or PRA. The candidate should not sign the declaration on behalf of the firm unless they are a sole trader or the sole director in a limited company. If this authority has been delegated, the firm should keep records of those individuals authorised to sign on behalf of the firm. All signatures submitted on forms should be originals.
It is a criminal offence under section 398 of the FSMA knowingly or recklessly provide the FCA and/or PRA with false or misleading information.

Incoming EEA firms undertaking non-MiFID business must confirm by using the tick box that the candidate is competent to perform the controlled function(s) for which this application is made.